

ORIGINAL

(Official Form 1) (12/02)

FORM B1 United States Bankruptcy Court District of Nevada		Voluntary Petition																				
Name of Debtor (if individual, enter Last, First, Middle): Smith, Ray A.		Name of Joint Debtor (Spouse) (Last, First, Middle):																				
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																				
Soc. Sec./Tax I.D. No. (if more than one, state all): xxx-xx-1653		Soc. Sec./Tax I.D. No. (if more than one, state all):																				
Street Address of Debtor (No. & Street, City, State & Zip Code): 1004 Arabian Sand Court Las Vegas, NV 89144		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):																				
County of Residence or of the Principal Place of Business: Clark		County of Residence or of the Principal Place of Business:																				
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																				
Location of Principal Assets of Business Debtor (if different from street address above):																						
Information Regarding the Debtor (Check the Applicable Boxes)																						
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																						
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																				
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																				
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)		*** Corey B. Beck, Esq. Nevada Bar No. 5870 ***																				
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																						
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">Estimated Number of Creditors</td> <td>1-15</td> <td>16-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1000-over</td> </tr> <tr> <td colspan="2"></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>			Estimated Number of Creditors		1-15	16-49	50-99	100-199	200-999	1000-over			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
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RECEIVED
 AND FILED
 JAN - 7 PM 12:54
 CLERK

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Smith, Ray A.	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: - None -		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -		Case Number:	Date Filed:
District:		Relationship:	Judge:
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. <input checked="" type="checkbox"/> <u>Ray A. Smith</u> Signature of Debtor Ray A. Smith <input type="checkbox"/> _____ Signature of Joint Debtor _____ Telephone Number (If not represented by attorney) _____ Date		Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition. Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. <input checked="" type="checkbox"/> <u>Corey B. Beck, Esq. Nevada Bar No. 5870</u> Signature of Attorney for Debtor(s) Date Corey B. Beck, Esq. Nevada Bar No. 5870 Exhibit C Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
<input checked="" type="checkbox"/> <u>Corey B. Beck, Esq. Nevada Bar No. 5870</u> Signature of Attorney for Debtor(s) Corey B. Beck, Esq. Printed Name of Attorney for Debtor(s) Corey B. Beck, Esq. Firm Name 704 S. Sixth Street Las Vegas, NV 89101 Address 702-678-1999 Fax: 702-678-6788 Telephone Number _____ Date		Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. _____ Printed Name of Bankruptcy Petition Preparer _____ Social Security Number _____ Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. <input checked="" type="checkbox"/> _____ Signature of Bankruptcy Petition Preparer _____ Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.	
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. <input checked="" type="checkbox"/> _____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date			

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA
NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$30 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$30 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$30 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$30 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

Debtor's Signature

Date

Case Number

List of Creditors

GreenPoint Mortgage
Account No. 0106441090
P.O. Box 79363
City of Industry, CA 91716-9363

GreenPoint Mortgage
Account No. 0004006268
P.O. Box 79363
City of Industry, CA 91716-9363

BMW Financial Services
P.O. Box 78103
Phoenix, AZ 85062-8103

Attorneys Equity National Corporation
Loan No. 4006268
Trustee Sale No. 60956-F
TSG: 3232140
23721 Birtcher Drive
Lake Forest, CA 92630

**United States Bankruptcy Court
District of Nevada**

In re Ray A. Smith

Debtor(s)

Case No. _____

Chapter 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

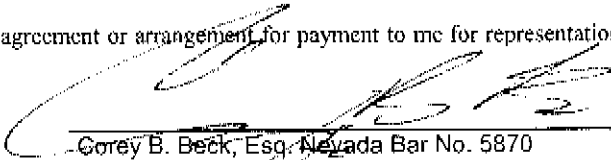
For legal services, I have agreed to accept.....	\$	<u>3,500.00</u>
Prior to the filing of this statement I have received	\$	<u>3,500.00</u>
Balance Due.....	\$	<u>0.00</u>

2. \$ 194.00 of the filing fee has been paid.
3. The source of the compensation paid to me was:
☒ Debtor ☐ Other (specify): _____
4. The source of compensation to be paid to me is:
☒ Debtor ☐ Other (specify): _____
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
d. [Other provisions as needed]
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service: _____

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: _____



Corey B. Beck, Esq. Nevada Bar No. 5870
Corey B. Beck, Esq.
704 S. Sixth Street
Las Vegas, NV 89101
702-678-1999 Fax: 702-678-6788

United States Bankruptcy Court
District of Nevada

In re Ray A. Smith

Debtor(s)

Case No. _____

Chapter 13

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: _____ 16

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: _____

1/7/04

Ray A. Smith
Ray A. Smith

Signature of Debtor

Date: _____

Corey B. Beck
Signature of Attorney

Corey B. Beck, Esq. Nevada Bar No. 5870

Corey B. Beck, Esq.

704 S. Sixth Street

Las Vegas, NV 89101

702-678-1999 Fax: 702-678-6788

Attorneys Equity National Corp.
23721 Birtcher Drive
Lake Forest, CA 92630

BMW Financial Services
P.O. Box 78103
Phoenix, AZ 85062-8103

Corey B. Beck, Esq.
704 South Sixth Street
Las Vegas, NV 89101

Department of Employment
Contribution Section
500 East Third Street
Carson City, NV 89713-0030

Department of Justice
Office of the U.S. Trustee
600 Las Vegas Boulevard
Las Vegas, NV 89101-0250

Department of Motor Vehicles
Records Section
555 Wright Way
Las Vegas, NV 89711-0250

Employment Security Dept.
500 East Third Street
Carson City, NV 89701

GreenPoint Mortgage
Account No. 0106441090
P.O. Box 79363
City Of Industry, CA 91716-9363

GreenPoint Mortgage
Account No. 0004006268
P.O. Box 79363
City Of Industry, CA 91716-9363

Internal Revenue Service
Ogden, UT 84201

Internal Revenue Service
Attn: Bankruptcy Department
4750 W. Oakley Stop 5028
Las Vegas, NV 89102

Kathleen McDonald
Chapter 13 Trustee
302 E. Carson Ave., Ste. 200
Las Vegas, NV 89101

Nevada Dept. of Taxation
555 E. Washington Avenue
Suite 1300
Las Vegas, NV 89101

Nevada Labor Commissioner
State Mail Room Complex
Las Vegas, NV 89158

State of Nevada
Dept. of Taxation
555 E. Washington
Las Vegas, NV 89101

U. S. Trustee
600 Las Vegas Blvd. South, Ste 430
Las Vegas, NV 89101